

EXHIBIT 20

CORELOGIC SAFERENT
PO Box 509124
San Diego CA, 92150
1-888-333-2413

* NOTICE *
*THIS IS NOT A LETTER OF *
DENIAL. UNDER NEW YORK LAW,
WHEN PUBLIC RECORD INFORMA-
*TION IS REPORTED, THE *
*CONSUMER MUST BE NOTIFIED. *

JULY 22, 2015

CLAUDINNE FELICIANO,
27 W 16
NEW YORK, NY 10011

Dear CLAUDINNE FELICIANO,

CoreLogic SafeRent, a consumer reporting agency with its principal place of business located in Maryland, has reported the below information, as filed, from the public record to the party listed below. The reported record, as with all public records, is available to the public. Therefore, if the information does not pertain to you or contains any error, it is important that any inaccuracies be corrected.

If you believe the below information does not pertain to you or is inaccurate and wish to dispute it, please contact our Automated Consumer Relations Line toll free at 1-888-333-2413 and follow the instructions provided. If you have no dispute with the accuracy of the information but wish to have a 100 word statement attached to your file, please send your statement with a copy of this notice to: CoreLogic SafeRent, Attn: Consumer Relations; PO Box 509124, San Diego CA, CA 92150

Information Reported to:

Name:	Hunter's Point South Commons-NHOP
Address:	1-50 50th Ave & 1-55 Borden Ave. LIC, NY 11101
Phone:	212-987-6445
Request Date:	07/21/2015
Source:	NEW YORK MANHATTAN
Case Number:	LT-079004-14/NY
File Date:	09-2014
Defendant:	CLAUDINNE FELICIANO
Address:	27 W 16TH ST NEW YORK NY 10011
Plaintiff:	FM UNITED
Disposition:	*CASE FILED

Sincerely,
Consumer Relations Department

NA678:NB351796



POINT
SOUTH
CROSSING



POINT
SOUTH
COMMONS

Date: July 27, 2015

Building: Hunter's Point South Living
Log/App #: NYHDC0009498

Claudinne Feliciano

27 West 16
3A
New York, NY 10011

Dear Applicant:

We are sorry to inform you that your application has been rejected. You have not met the standard screening criteria established by the owners in the following area(s):

- ☐ Failure to schedule your interview by the required deadline and/or failure to show up for your scheduled interview.
- ☐ Upon review of applicant data, your household gross income of \$_____ for a household size of _____ exceeds the advertised income limit for the project (see income chart for reference).
- ☐ Upon review of applicant data, your household gross income of \$_____ does not meet the minimum income requirement to sustain the rent level (see income chart for reference).
- ☐ No units are available within the property to accommodate your household size.
- ☐ Upon review of applicant data, your income does not demonstrate a continuing need as defined by NYC Housing and Development Corporation.
- ☐ Upon review of applicant data, your household does not meet the full-time student eligibility requirements established by the Internal Revenue Service.
- ☒ Credit reports received for adult household members raise doubt about the ability to make consistent and timely rent payments based upon a composite score calculated

Please note that the City of New York has established Financial Empowerment Centers that offer free counseling to help you in improving your credit score. A counselor can also help you deal with your debt and debt collectors and how to save for your monthly rent. We encourage you to call 311 to make a free appointment with a counselor so that you are better prepared for future housing lotteries.

This adverse action has been taken in accordance with the requirements of the federal Fair Credit Reporting Act, 15 U.S.C. 1681m(a). This decision was based on information contained in consumer report(s) obtained from or through CoreLogic SafeRent, LLC, which may include credit or consumer information from one or more credit bureaus or consumer reporting agencies. CoreLogic SafeRent, LLC can be reached at:

Consumer Relations, P.O. Box 509124, San Diego, CA 92150. By phone: (888) 333-2413

You have a right to (1) inspect and receive one free copy of such report by contacting CoreLogic SafeRent, LLC; (2) obtain a free copy of the report from each national consumer reporting agency annually, and/or a report from www.annualcreditreport.com; and (3) dispute any inaccurate information in the report with the consumer reporting agency.

This consumer-reporting agency did not make the decision regarding the status of your application and cannot explain the reasons for the adverse action.

****IMPORTANT****
Continued on Reverse Side

RELATED



Hunter's Point South Crossing/Commons does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its federally assisted programs and activities. A senior executive has been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's regulations implementing Section 504 (24 CFR, part 8 dated June 2, 1988). You may address your request for review or reconsideration to: Senior Vice President, Related Management Company, L.P., 423 W. 55th St. 9th Fl. NY, NY 10019. (646) 767-3253, NY TTY 1-800-662-1220

FELICIANO 0008



- ☐ Failure to supply requested information and/or documents necessary for the processing of your application.
- ☐ Information/documentation collected in the processing of this application raised doubt about your ability to abide by the terms of our lease, as evidenced by a history of:
- ☐ nonpayment or repeated late payment of rent.
 - ☐ lease violations and/or damage to property or creation of other hazards.
 - ☐ permitting unauthorized persons to live in your unit or living in someone else's unit as an unauthorized occupant.
 - ☐ not maintaining an apartment in a decent, safe, and sanitary condition and in good repair.
- ☐ Failure to provide complete, accurate, and valid information regarding household income and/or other application information.
- ☐ Failure to adhere to government regulations by not reporting and/or incorrectly reporting your income to the Internal Revenue Service as required by law.
- ☐ You do not meet the definition of a household established by the NYC Housing Development Corporation
- ☐ History of crime, violence, disruptive behavior, and/or drug or alcohol abuse as evidenced by a record of conviction or by documented statements concerning criminal activities, disruptive behavior and/or illegal use of a controlled substance.
- ☐ Other: _____

You have the right to appeal in writing to the above address or you may contact this office to request a meeting to discuss this decision within 14 days of this letter. Please attach a copy of any documentation you may have that supports your appeal.

If you are an individual with disabilities, you may inform us of this fact and request reasonable accommodations in nonessential policies and practices to provide you with equal housing opportunity.

Very Truly Yours,

RELATED MANAGEMENT

Unit Size	Monthly Rent	Units Available	Household Size	Annual Household Earnings
Studio	\$ 1,561	103	1	\$55,200 - 97,020
	\$ 1,698	66	1	\$59,898 - 97,020
	\$ 1,997	43	1	\$70,149 - 135,240
1-Bedroom	\$ 1,965	8	1	\$69,086 - 97,020
			2	\$69,086 - 110,880
	\$ 2,167	135	1	\$76,012 - 97,020
			2	\$76,012 - 110,880
	\$ 2,509	86	1	\$87,738 - 135,240
			2	\$87,738 - 154,560
2-Bedroom	\$ 2,366	63	2	\$82,903 - 110,880
			3	\$82,903 - 124,740
			4	\$82,903 - 138,435
	\$ 2,684	36	2	\$93,806 - 110,880
			3	\$93,806 - 124,740
			4	\$93,806 - 138,435
	\$ 3,300	153	2	\$114,926 - 154,560
			3	\$114,926 - 173,880
3-Bedroom			4	\$114,926 - 192,970
	\$ 2,729	12	3	\$95,692 - 124,740
			4	\$95,692 - 138,435
			5	\$95,692 - 149,655
			6	\$95,692 - 160,710
	\$ 3,160	7	3	\$110,469 - 124,740
			4	\$110,469 - 138,435
			5	\$110,469 - 149,655
			6	\$110,469 - 160,710
	\$ 4,346	26	3	\$151,132 - 173,880
			4	\$151,132 - 192,970
			5	\$151,132 - 208,610
			6	\$151,132 - 224,020

RELATED

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